

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS:

1-20. (canceled)

21. (new) A device for acquiring information relating to payment means and for transferring this information to a server center of a banking organization, the device comprising:

means for reading the payment means,

a central processing unit to which the reading means are connected,

a first modem for establishing a telephone link with the server center,

first means for dialing telephone numbers, said first dialing means being associated with the first modem,

wherein the first means for dialing telephone numbers and the associated first modem consist of elements of wired telephony circuits,

a second modem for establishing a telephone link with the server center,

second means for dialing telephone numbers, said second dialing means being associated with the second modem,

wherein the second means for dialing telephone numbers and the associated second modem consist of elements of wireless telephony circuits, and

a switching facility for selectively placing the central unit in communication with the first or second means for dialing telephone numbers.

22. (new) The device as claimed in claim 21, characterized in that the switching facility (36) consists of a switching facility which can be actuated manually by a user.

23. (new) The device as claimed in claim 21, characterized in that the switching facility (36) comprises voltage detection means provided in a circuit for interfacing with a switched telephone network.

24. (new) An add-on system for being connected to a device for acquiring information relating to payment means and for transferring this information to a server center of a banking organization, the device comprising:

means for reading the payment means,

a central processing unit to which the reading means are connected,

a first modem for establishing a telephone link with the server center,

first means for dialing telephone numbers associated with the first modem,

wherein the first means for dialing telephone numbers and the associated second modem consist of elements of wired telephony circuits, said add-on system comprising, in a box separated from the device:

a circuit for emulating a switched telephone network, intended to be connected to the device,

means for detecting telephone numbers dialed by said first dialing means,

a second modem for establishing a telephone link with the server center,

second means for dialing telephone numbers, said second dialing means being associated with the second modem,

wherein the second means for dialing telephone numbers and the associated second modem consist of elements of wireless telephony circuits, and

means for matching the speeds of transmission of the data transmitted between the first and second means for dialing telephone numbers.

25. (new) The add-on system as claimed in claim 24, wherein the matching means consist of means of temporary storage of the data.

26. (new) The add-on system as claimed in claim 24, comprising a wireless link for connecting the emulating circuit to the first dialing means of the device.

27. (new) The add-on system as claimed in claim 26, wherein said wireless link comprises an infrared link of the IrDA type.

28. (new) The add-on system as claimed in claim 24, comprising a wireless telephone set connected to the second means for dialing telephone numbers.

29. (new) The add-on system as claimed in claim 26, comprising a wireless link connecting the first means for dialing telephone numbers to the telephone set.

30. (new) The add-on system as claimed in claim 29, wherein said wireless link comprises an infrared link of the IrDA type.

31. (new) The device as claimed in claim 21, characterized in that it constitutes an electronic payment terminal.

32. (new) A system for acquiring information relating to payment means and for transferring this information to a server center of a banking organization, the system comprising a device comprising:

means for reading the payment means,

a central processing unit to which the reading means are connected,

a first modem for establishing a telephone link with the server center,

first means for dialing telephone numbers associated with the first modem,

wherein the first means for dialing telephone numbers and the associated second modem consist of elements of wired telephony circuits,

an add-on system connected to the device, said add-on system comprising, in a box separated from the device:

a circuit for emulating a switched telephone network, connected to the device,

means for detecting telephone numbers dialed by said first dialing means,

a second modem for establishing a telephone link with the server center,

second means for dialing telephone numbers, said second dialing means being associated with the second modem,

wherein the second means for dialing telephone numbers and the associated second modem consist of elements of wireless telephony circuits, and

means for matching the speeds of transmission of the data transmitted between the first and second means for dialing telephone numbers.